

FILED  
2/25/22 4:18 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: James Palma** )  
**Bernadette Palma** ) **Case No.17-22525-GLT**  
)  
) **Chapter 13**  
**Debtor(s).** )  
**X** Related Dkt. No. 204

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Debtor(s) Plan payments shall be changed from \$\_\_\_\_\_ to \$\_\_\_\_\_ per month, effective \_\_\_\_\_; and/or the Plan term shall be changed from \_\_\_\_\_ months to \_\_\_\_\_

months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- Trustee's Certificate of Default (at Doc 196) is treated as resolved by this Order.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 5th day of February, 2022

  
United States Bankruptcy Judge

Stipulated by:

/s/Russell A. Burdelski, Esquire  
Counsel to Debtor

Stipulated by:

/s/ Owen W. Katz  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
James F. Palma  
Bernadette Palma  
Debtors

Case No. 17-22525-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 25, 2022

User: auto  
Form ID: pdf900

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ James F. Palma, Bernadette Palma, 401 Brierly Lane, Pittsburgh, PA 15236-4223
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14658637	ALLEGHENY COUNTY, C/O TREASURER, RM 108 COURTHOUSE, Pittsburgh, PA 15219
14658641	+ BENEFICIAL, PO BOX 1099, Langhorne, PA 19047-6099
14646916	+ BENEFICIAL, C/O MACABE WEISBERG & CONWAY, STE 1400, 123 SOUTH BROAD STREET, Philadelphia, PA 19109-1060
14658642	BORO OF PLEASANT HILLS, Attn: Fred Jug, c/o Lisa Burkhardt, 1109 Grant Bldg, 310 Grant Street, Pittsburgh, PA 15219
14658646	CITIFINANCIAL, C/O CARE DEPT, Fort Mill, SC 29715
14658647	+ CONCORD SERVICES CORP, 4150 DRINKWATER BLVD, STE 200, Scottsdale, AZ 85251-3643
15293220	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14658657	+ JEFFERSON HILLS BOROUGH, c/o Tax Collector, PO Box 10931, Pittsburgh, PA 15236-0931
14711058	+ LSF10 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14658659	+ NASCO ROOFING & CONSTRUCTION, 1900 MCCARTNEY ROAD, Youngstown, OH 44505-5033
14693685	+ NCB Management Services, Inc., One Allied Drive, Treve, PA 19053-6945
14719936	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14658660	+ WEST JEFFERSON HILLS SD, c/o Tax Collector, PO Box 10931, Pittsburgh, PA 15236-0931

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 25 2022 23:37:03	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
cr	+ Email/Text: ebnjts@grblaw.com	Feb 25 2022 23:29:00	County of Allegheny, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 25 2022 23:29:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14653786	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 25 2022 23:37:07	AIS Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14655084	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 25 2022 23:29:00	AmeriCredit Financial Services, Inc., dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
14650692	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 25 2022 23:29:00	Americredit Financial Services, Inc. dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
14646915	Email/Text: BNCNOTICES@noexternalmail.hsbc.com		

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		Feb 25 2022 23:29:00	BENEFICIAL, PO BOX 4153K, Carol Stream, IL 60197-4153
14661467	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Feb 25 2022 23:29:00	Beneficial Consumer Discount Company (See 410), c/o HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
14658643	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2022 23:37:06	CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083
14658644	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 25 2022 23:37:08	CAPITAL ONE AUTO FINANCE, PO BOX 60511, City of Industry, CA 91716-0511
14658645	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2022 23:37:06	CAPITAL ONE BANK, PO BOX 85619, Richmond, VA 23285-5619
14658648	Email/Text: ebnnotifications@creditacceptance.com	Feb 25 2022 23:29:00	CREDIT ACCEPTANCE CORPORATION, 25505 WEST TWELVE MILE RD, Southfield, MI 48034
14658650	+ Email/Text: Banko@frontlineas.com	Feb 25 2022 23:30:00	CREDIT ONE BANK, C/O FRONTLINE ASSET STRATEGIES, 2700 SNELLING AVE, STE 250, Saint Paul, MN 55113-1783
14658649	Email/PDF: creditonebknotifications@resurgent.com	Feb 25 2022 23:37:03	CREDIT ONE BANK, PO BOX 60500, City Of Industry, CA 91716-0500
14658651	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 25 2022 23:37:03	CREDIT ONE BANK, PO BOX 98873, Las Vegas, NV 89193-8873
14691900	+ Email/Text: ebnjts@grblaw.com	Feb 25 2022 23:29:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14658652	+ Email/Text: bankruptcy@diamondresorts.com	Feb 25 2022 23:29:00	Diamond Resorts International, 10600 W. Charleston Blvd, Las Vegas, NV 89135-1260
14727781	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 25 2022 23:30:00	Duquesne Light Company, c/o Allison L. Carr., Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945
14658653	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2022 23:30:00	FINGERHUT, C/O MIDLAND CREDIT MANAGEMENT, PO BOX 60578, Los Angeles, CA 90060-0578
14658654	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 25 2022 23:29:00	GM FINANCIAL, PO BOX 78143, Phoenix, AZ 85062-8143
14658655	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 25 2022 23:29:00	IRS, SPECIAL PROCEDURES BRANCH, 1000 Liberty Ave, Room 727, Pittsburgh, PA 15222-4107
14658656	+ Email/PDF: gecsedl@recoverycorp.com	Feb 25 2022 23:37:06	JC PENNEY, C/O SYCHRONY BANK, PO BOX 960090, ORLANDO, FL 32896-0090
14699482	Email/PDF: resurgentbknotifications@resurgent.com	Feb 25 2022 23:37:08	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14658658	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 25 2022 23:37:03	MERRICK BANK, PO BOX 660702, Dallas, TX 75266-0702
14699607	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 25 2022 23:37:03	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14702438	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2022 23:37:08	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14647867	+ Email/PDF: rmscedl@recoverycorp.com	Feb 25 2022 23:37:12	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BENEFICIAL CONSUMER DISCOUNT COMPANY
cr		Duquesne Light Company
cr		LSF10 Master Participation Trust, by Caliber Home
cr		Legacy Mortgage Asset Trust 2020-GS5
cr	*+	AmeriCredit Financial Services, Inc., dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
cr	*+	LSF10 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14658639	*+	BENEFICIAL, C/O MACABE WEISBERG & CONWAY, STE 1400, 123 SOUTH BROAD STREET, Philadelphia, PA 19109-1060
14658638	*	BENEFICIAL, PO BOX 4153K, Carol Stream, IL 60197-4153
14705339	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14658640	##	BENEFICIAL, PO BOX 1231, Brandon, FL 33509-1231

TOTAL: 4 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2022 at the address(es) listed below:

Name	Email Address
Andrew K. Stutzman	on behalf of Defendant Beneficial Consumer Discount Company astutzman@stradley.com
Celine P. DerKrikorian	on behalf of Creditor BENEFICIAL CONSUMER DISCOUNT COMPANY ecmail@mw-law.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS5 mmiksich@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor BENEFICIAL CONSUMER DISCOUNT COMPANY ecmail@ecf.courtdrive.com mcohen@mw-law.com
Marisa Myers Cohen	on behalf of Creditor LSF10 Master Participation Trust by Caliber Home Loans, Inc., solely in its capacity as servicer ecmail@ecf.courtdrive.com, mcohen@mw-law.com
Michelle Badolato	on behalf of Defendant Beneficial Consumer Discount Company mbadolato@stradley.com bfecker@stradley.com
Office of the United States Trustee	

District/off: 0315-2

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ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Russell A. Burdelski

on behalf of Debtor James F. Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com

Russell A. Burdelski

on behalf of Joint Debtor Bernadette Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com

Russell A. Burdelski

on behalf of Plaintiff Bernadette Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com

Russell A. Burdelski

on behalf of Plaintiff James F. Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Sindi Mncina

on behalf of Creditor LSF10 Master Participation Trust smncina@rascrane.com

TOTAL: 16